8810#243

ALASKA TEAMSTER-EMPLOYER
SERVICE CORPORATION

August 23, 2010

Justin Olsen 1075 Cloverleaf Dr North Pole, AK 99705

520 E. 34TH Ave., Suite 107

Dear Mr. Olsen:

On Monday, August 23, 2010, the Administrative Committee of the Board of Trustees of the Alaska Teamster-Employer Welfare Trust reviewed your request for TMJ surgery. After " reviewing the Independent review by AllMed Health Care Management, the Trustees have upheld the denial of the requested surgery.

Anchorage, AK 99503-4116

The Trustees were very sympathetic to your situation; however, the Trustees have a responsibility to all plan participants to make decisions that are prudent and nondiscriminatory, and in accordance with the plan terms. Therefore, your request has been denied.

The basis for the denial can be found in the Summary Plan Description under the Section 7, Exclusions and General Limitations (copy enclosed) which states, in part:

Any expense incurred for: (1) services that are not Medically Necessary, (2) Experimental and/or investigational treatment

907**-**565-8300

This constitutes the final decision of the Trustees regarding your appeal request.

You may bring a civil action in court under Section 502(a) of the Employee Retirement Income Security Act ("ERISA"), 29 U.S.C. Section 1132(a), to challenge the decision to deny your claim.

fax 907-565-8338

You have a right to receive, upon request and free of charge, access to and copies of any document, records, or other information that: (a) was relied upon in making a decision to deny benefits; (b) was submitted, considered, or generated in the course of making the decision to deny benefits, whether or not it was relied upon in making the decision to deny benefits; or (c) demonstrates compliance with any administrative processes and safeguards designed to confirm that the benefit determination was in accord with the Plan and that Plan provisions, where appropriate, have been applied consistently regarding similarly situated individuals.

Please feel free to contact this office if you have further questions.

benefits@959trusts.com

Respectfully,

ALASKA TEAMSTER-EMPLOYER

WELFARE TRUST

Dennie Castillo

Trust Customer Service

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